

Certificate Number: 16339-PAM-DE-040035346

Bankruptcy Case Number: 25-01918



16339-PAM-DE-040035346

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 29, 2025, at 4:28 o'clock PM EDT, Joseph Stull completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: August 29, 2025 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor